

United States Bankruptcy Court

District of Utah
Case No. 15-20101
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Arthur W Odorizzi
118 North 2120 East Circle
St. George, UT 84790

Social Security No.:
xxx-xx-3569

Employer's Tax I.D. No.:

Petition date: 1/7/15

DISCHARGE OF DEBTOR(S)

It appearing that the debtor(s) are entitled to a discharge,

IT IS ORDERED:

The debtor(s) are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 4/30/15

William T. Thurman
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A JOINT CHAPTER 7 CASE

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after 10/17/2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after 10/17/2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
District of Utah

In re:
Arthur W Odorizzi
Debtor

Case No. 15-20101-WTT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 1088-2

User: admin
Form ID: rab18j

Page 1 of 1
Total Noticed: 25

Date Rcvd: Apr 30, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 02, 2015.

db
9650169 +Arthur W Odorizzi, 118 North 2120 East Circle, St. George, UT 84790-1505
9650171 +America First Credit Union, PO Box 150621, Ogden, UT 84415-0621
+Andrew, Randle and Richards, 5151 East Broadway Boulevard, Suite 800,
Tucson, AZ 85711-3775
9650172 +Automotive Finance Company, 11221 Cedar Park, Baton Rouge, LA 70809-4127
9650176 +Chase Bank, P O Box 5617, Hopkins, MN 55343-0493
9650177 Cincinnati Insurance Company, P O Box 145496, Cincinnati, OH 45250-5496
9650178 +Citibank, P O Box 10497, C/O Resurgent CAPIMS, Greenville, SC 29603-0497
9650180 +Community Motors, 488 East St. George Boulevard, Saint George, UT 84770-2957
9650181 +Dixie Regional Med Center, 1380 East Medical Center Drive, St. George, UT 84790-2123
9650182 +FIA Card Services, 8875 Aero Drive 200, San Diego, CA 92123-2255
9650183 +Jerry and JoAnn Wilcox, 254 North 2000 East, St. George, UT 84790-2468
9650184 +Kenneth Mar Bracken, 291 North Main Street, Leeds, UT 84746
9650187 Pathology Services Inc, P O Box 30309, Charleston, SC 29417-0309
9650188 +Pinnacle Credit Services, PO Box 5617, Hopkins, MN 55343-0493
9650189 +SG Auto Store, Inc., 86 North 1000 East, Saint George, UT 84770-3022
9650191 +State of Utah, 210 North 1950 West, Salt Lake City, UT 84134-9000

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

9650170 +EDI: AMEREXPR.COM May 01 2015 00:43:00 American Express, PO Box 981537,
El Paso, TX 79998-1537
9650173 EDI: BANKAMER.COM May 01 2015 00:43:00 Bank of America, PO Box 982235,
El Paso, TX 79998
9650174 +E-mail/Text: banko@bonnecoll.com May 01 2015 00:46:17 Bonneville Collections,
PO Box 150621, Ogden, UT 84415-0621
9650175 E-mail/Text: bklaw2@centurylink.com May 01 2015 00:46:07 Century Link, P O Box 29040,
Phoenix, AZ 85038-9040
9650179 E-mail/Text: diana.hamblin@sgcity.org May 01 2015 00:46:12 City of St. George-Utilities,
PO Box 1750, St. George, UT 84771-1750
9650185 +EDI: RESURGENT.COM May 01 2015 00:43:00 LVNV Funding, LLC, PO Box 10497,
C/O Resurgent CAPIMS, Greenville, SC 29603-0497
9650186 +EDI: MID8.COM May 01 2015 00:43:00 Midland Funding LLC, 8875 Aero Drive 200,
San Diego, CA 92123-2255
9650190 +E-mail/Text: cswelch@chartway.com May 01 2015 00:46:12 Southwest Community Credit Union,
160 Newtown Road, Virginia Beach, VA 23462-2401
9650192 +EDI: WFFC.COM May 01 2015 00:43:00 Wells Fargo Home Mortgage, PO Box 10335,
Des Moines, IA 50306-0335

TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 02, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 30, 2015 at the address(es) listed below:

Bryan Adamson on behalf of Debtor Arthur W Odorizzi badamson@dixielegal.com,
jpetereson@dixielegal.com
Michael F. Thomson tr thomson.michael@dorsey.com, UT17@ecfcbis.com;montoya.michelle@dorsey.com
United States Trustee USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 3